

Information to identify the case:

Debtor 1	Selami E. Tasci	Social Security number or ITIN	xxx-xx-9108
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	12-26613-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Selami E. Tasci
aka Selami Ekrem Tasci

9/7/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Selami E. Tasci
 Debtor

Case No. 12-26613-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 28

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

db +Selami E. Tasci, 32 Van Wagoner Avenue, Clifton, NJ 07013-1528
 cr +JPMORGAN CHASE BANK, N.A., Maselli Warren, P.C., 600 Alexander Road, Suite 3-4A,
 Princeton, NJ 08540-6018
 cr +NATIONSTAR MORTGAGE LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713
 513175428 +Aurora Bank Fsb, 10350 Park Meadows Dr St, Littleton, CO 80124-6800
 513473521 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513175433 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 516403022 +JPMorgan Chase Bank, N.A., Maselli Warren, P.C., attention Evan Sampson,
 600 Alexander Road, Princeton, NJ 08540-6018
 513252817 +JPMorgan Chase Bank, N.A., c/o Maselli Warren, P.C., 600 Alexander Road, Suite 3-4A,
 Princeton, NJ 08540-6018
 513175434 +Maselli Warren, P.C., 600 Alexander Road, Princeton, NJ 08540-6018
 513647963 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,
 350 Highland Drive, Lewisville, TX 75067)
 513175435 +Natcreadj, 327 W 4th St, Hutchinson, KS 67501-4842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2017 01:21:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 08 2017 01:21:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RECOVERYCORP.COM Sep 08 2017 01:03:00 Recovery Management Systems, 25 SE 2nd Avenue,
 Suite 1120, Miami, FL 33131-1605
 513175427 EDI: MERRICKBANK.COM Sep 08 2017 00:58:00 Advanta Bank Corp, Po Box 844,
 Spring House, PA 19477
 513485344 EDI: BANKAMER2.COM Sep 08 2017 01:03:00 FIA Card Services, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 513175429 +EDI: BANKAMER2.COM Sep 08 2017 01:03:00 Bank Of America, Po Box 1598,
 Norfolk, VA 23501-1598
 513433589 +EDI: STFC.COM Sep 08 2017 01:03:00 CACH, LLC, 4340 S. MONACO ST., 2ND FLOOR,
 DENVER, CO 80237-3485
 513175430 +EDI: STFC.COM Sep 08 2017 01:03:00 Cach Llc, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3485
 513175431 +EDI: CHASE.COM Sep 08 2017 01:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513449213 +EDI: CITICORP.COM Sep 08 2017 01:03:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 513190103 EDI: DISCOVER.COM Sep 08 2017 01:03:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513175432 +EDI: DISCOVER.COM Sep 08 2017 01:03:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514061995 EDI: RMSC.COM Sep 08 2017 01:03:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 513282116 EDI: JEFFERSONCAP.COM Sep 08 2017 01:03:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 513191855 EDI: MERRICKBANK.COM Sep 08 2017 00:58:00 Merrick Bank, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 515338859 EDI: PRA.COM Sep 08 2017 00:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 515338860 EDI: PRA.COM Sep 08 2017 00:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +NATIONSTAR MORTGAGE LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713
 513463637* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, POB 619096, Dallas, TX 75261-9741)
 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 28

Date Rcvd: Sep 07, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

Bruce H Levitt on behalf of Debtor Selami E. Tasci blevitt@levittslafkes.com,
sslafkes@levittslafkes.com/lspcattorneys@gmail.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Evan Maxwell Sampson on behalf of Creditor JPMORGAN CHASE BANK, N.A.
Evan.Sampson@BuckleyMadole.com
Francesca Ann Arcure on behalf of Creditor NATIONSTAR MORTGAGE LLC
nj_ecf_notices@buckleymadole.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC
NJ_ECF_Notices@buckleymadole.com
Ryan A. Gower on behalf of Creditor Nationstar Mortgage, LLC bkecf@milsteadlaw.com

TOTAL: 8